



# Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name NORTHWEST BANCSHARES INC

City/State WARREN, PA

## Bank Holding Company Information

Federal Reserve District: 4

Consolidated Assets (\$000): 13,973,590

Peer Group Number: 1 Number in Peer Group: 128

Number of Bank Subsidiaries: \_\_\_\_\_

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

**NORTHWEST BANCSHARES INC**  
**100 LIBERTY STREET**  
  
**WARREN, PA 16365**

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BHC Name

City/State

## Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	13,184,929	10,486,870	9,623,334	9,621,440	
Net income (\$000)	74,854	110,432	105,491	94,467	
Number of BHCs in peer group	128	125	154	148	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	3.22	2.77	79	3.59	3.01	78	3.66	3.33	73	3.61	3.29	74			
+ Non-interest income	1	1.21	47	0.95	1.32	39	0.94	0.90	59	1.12	0.93	70			
- Overhead expense	2.86	2.57	71	2.97	2.69	68	2.98	2.58	72	3.08	2.60	76			
- Provision for credit losses	0.64	0.51	71	0.22	0.15	72	0.21	0.12	80	0.21	0.11	83			
+ Securities gains (losses)	0	0.02	40	0	0.01	51	0	0	67	0.01	0.01	67			
+ Other tax equivalent adjustments	0	0	48	0	0	8	0	0	45	0	0	42			
= Pretax net operating income (tax equivalent)	0.72	1.04	20	1.36	1.56	31	1.41	1.55	36	1.45	1.55	38			
Net operating income	0.57	0.81	23	1.05	1.19	30	1.10	1.22	36	0.98	0.95	55			
Net income	0.57	0.82	23	1.05	1.19	30	1.10	1.22	36	0.98	0.95	55			
Net income (Subchapter S adjusted)		1.18			1.17			1.41			1.11				
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	3.97	3.55	75	4.58	4.41	64	4.43	4.38	52	4.28	4.06	65			
Interest expense	0.36	0.52	30	0.60	1.08	16	0.42	0.81	13	0.32	0.54	17			
Net interest income (tax equivalent)	3.61	3.01	83	3.98	3.33	75	4.01	3.58	78	3.96	3.54	79			
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.27	0.27	62	0.23	0.21	63	0.28	0.09	87	0.31	0.10	89			
Earnings coverage of net loan and lease losses (X)	6.51	22.91	30	8.22	24.40	33	7.04	29.27	26	6.51	0.97	31			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.28	1.58	32	0.66	0.83	35	0.68	0.94	22	0.73	0.95	26			
Allowance for loan and lease losses / Total loans and leases	1.27	1.55	34	0.66	0.81	37	0.68	0.93	23	0.73	0.94	27			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1	0.71	78	0.79	0.57	75	0.93	0.57	80	0.90	0.57	81			
30-89 days past due loans and leases / Total loans and leases	0.64	0.39	80	0.72	0.43	80	0.80	0.32	90	0.86	0.32	93			
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-3.16	3.20	33	2.71	14.45	19	2.75	13.54	20	1.02	13.97	12			
Net short-term noncore funding dependence	-4.07	-4.76	47	1.69	3.38	36	2.05	8.57	24	0.49	9.65	16			
Net loans and leases / Total assets	74.89	61.58	86	82.43	63.77	95	82.63	73.30	87	82.08	72.64	85			
<b>Capitalization</b>															
Tier 1 leverage ratio	10.14	9.13	79	11.91	9.76	91	11.90	10.37	81	11.68	10.04	84			
Holding company equity capital / Total assets	11.01	11.16	46	12.72	12.43	55	12.96	11.21	76	12.79	10.84	81			
Total equity capital (including minority interest) / Total assets	11.01	11.29	44	12.72	12.57	53	12.96	11.30	75	12.79	10.89	80			
Common equity tier 1 capital / Total risk-weighted assets	12.89	12.38	64	13.58	12.17	78	13.65	12.37	74	13.54	11.90	76			
Net loans and leases / Equity capital (X)	6.80	5.58	75	6.48	5.21	76	6.38	6.70	43	6.42	6.82	40			
Cash dividends / Net income	124.42	42.30	95	68.98	33.12	94	66.28	24.05	94	69.03	32.32	90			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			35.12			19.39				
<b>Growth Rates</b>															
Assets	31.35	16.68	84	9.59	9.26	64	2.83	9.35	23	-2.67	9.89	5			
Equity capital	13.70	6.99	82	7.61	10.49	49	4.13	12.50	18	3.17	13.71	13			
Net loans and leases	19.34	9.07	82	9.33	9.10	65	3.52	10.51	22	1.19	12.54	8			
Noncore funding	-11.07	-12.18	51	15.89	6.59	72	55	6.76	91	-59.82	-3.35	3			
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	0.03	45	0	0.02	46			
Long-term debt / Equity capital	8.02	13.56	48	0	13.04	13	0	3.76	28	0	4.39	27			
Equity investment in subsidiaries / Equity capital	104.71	102.81	65	97.15	103.22	16	96.31	104.10	18	99.43	105.17	26			
Cash from ops + noncash items + op expense / Op expense + dividends	7.11	147.24	2	1.32	190.27	4	3.21	123.74	6	4.85	100.80	5			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	440,339	409,769	368,444	352,851		7.46	42.25
Income from lease financing receivables.....	0	0	0	0			
Fully taxable income on loans and leases.....	439,301	409,179	368,031	352,459		7.36	42.07
Tax-exempt income on loans and leases.....	1,038	590	413	392		75.93	202.62
Estimated tax benefit on income on loans and leases.....	1,012	642	448	532		57.65	219.80
Income on loans and leases (tax equivalent).....	441,351	410,411	368,892	353,383		7.54	42.43
Investment interest income (tax equivalent).....	23,434	21,781	19,056	19,677		7.59	8.88
Interest on balances due from depository institutions.....	719	600	835	1,499		19.83	66.82
Interest income on other earning assets.....	1,015	1,109	490	434		-8.48	-65.48
Total interest income (tax equivalent).....	466,519	433,901	389,273	374,993		7.52	39.36
Interest on time deposits of \$250K or more.....	3,521	3,069	2,319	1,430		14.73	
Interest on time deposits < \$250K.....	19,382	24,010	16,255	13,335		-19.28	
Interest on foreign office deposits.....	0	0	0	0			
Interest on other deposits.....	12,992	22,137	12,411	8,291		-41.31	81.02
Interest on other borrowings and trading liabilities.....	4,881	7,698	6,155	5,015		-36.59	-84.88
Interest on subordinated debt and mandatory convertible securities.....	1,561	0	0	0			
Total interest expense.....	42,337	56,914	37,140	28,071		-25.61	-24.84
Net interest income (tax equivalent).....	424,182	376,987	352,133	346,922		12.52	52.34
Non-interest income.....	131,722	99,441	90,817	107,658		32.46	98.50
Adjusted operating income (tax equivalent).....	555,904	476,428	442,950	454,580		16.68	61.22
Overhead expense.....	376,618	311,148	287,244	296,788		21.04	54.77
Provision for credit losses.....	83,975	22,659	20,332	19,751			764.65
Securities gains (losses).....	235	50	157	1,148		370.00	-77.34
Other tax equivalent adjustments.....	0	-1	0	0			
Pretax net operating income (tax equivalent).....	95,546	142,670	135,531	139,189		-33.03	2.96
Applicable income taxes.....	17,672	30,679	28,422	41,444		-42.40	-36.80
Tax equivalent adjustments.....	3,020	1,559	1,618	3,278		93.71	-29.69
Applicable income taxes (tax equivalent).....	20,692	32,238	30,040	44,722		-35.81	-35.85
Minority interest.....	0	0	0	0			
Net income before discontinued operations, net of minority interest.....	74,854	110,432	105,491	94,467		-32.22	23.64
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	74,854	110,432	105,491	94,467		-32.22	23.64
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	74,854	110,432	105,491	94,467		-32.22	23.64
Investment securities income (tax equivalent).....	23,434	21,781	19,056	19,677		7.59	8.88
US Treasury and agency securities (excluding mortgage-backed securities).....	1,943	3,253	2,933	3,166		-40.27	-51.17
Mortgage-backed securities.....	17,416	16,670	13,781	11,343		4.48	97.39
All other securities.....	4,075	1,858	2,342	5,168		119.31	-53.27
Cash dividends declared.....	93,132	76,173	69,922	65,212		22.26	76.30
Common.....	93,132	76,173	69,922	65,212		22.26	76.30
Preferred.....	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent)	3.54	3.27	70	4.14	4	64	4.05	4.08	50	3.90	3.78	59			
Less: Interest expense	0.32	0.48	29	0.54	0.98	17	0.39	0.75	12	0.29	0.50	15			
Equals: Net interest income (tax equivalent)	3.22	2.77	79	3.59	3.01	78	3.66	3.33	73	3.61	3.29	74			
Plus: Non-interest income	1	1.21	47	0.95	1.32	39	0.94	0.90	59	1.12	0.93	70			
Equals: adjusted operating income (tax equivalent)	4.22	4.04	65	4.54	4.41	60	4.60	4.27	67	4.72	4.26	71			
Less: Overhead expense	2.86	2.57	71	2.97	2.69	68	2.98	2.58	72	3.08	2.60	76			
Less: Provision for credit losses	0.64	0.51	71	0.22	0.15	72	0.21	0.12	80	0.21	0.11	83			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	49	0	0	46			
Plus: Realized gains (losses) on available-for-sale securities	0	0.02	40	0	0.01	51	0	0	67	0.01	0.01	67			
Plus: other tax equivalent adjustments	0	0	48	0	0	8	0	0	45	0	0	42			
Equals: Pretax net operating income (tax equivalent)	0.72	1.04	20	1.36	1.56	31	1.41	1.55	36	1.45	1.55	38			
Less: Applicable income taxes (tax equivalent)	0.16	0.23	27	0.31	0.36	35	0.31	0.32	45	0.46	0.59	26			
Less: Minority interest	0	0	42	0	0	36	0	0	46	0	0	47			
Equals: Net operating income	0.57	0.81	23	1.05	1.19	30	1.10	1.22	36	0.98	0.95	55			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	49	0	0	49			
Equals: Net income	0.57	0.82	23	1.05	1.19	30	1.10	1.22	36	0.98	0.95	55			
Memo: Net income (last four quarters)	0.57	0.82	23	1.05	1.19	30	1.10	1.22	36	0.98	0.95	55			
Net income—BHC and noncontrolling (minority) interest	0.57	0.83	23	1.05	1.20	30	1.10	1.22	36	0.98	0.95	55			
<b>Margin Analysis</b>															
Average earning assets / Average assets	89.23	92.32	14	90.39	91.05	40	91.28	93.23	27	91.08	93.19	24			
Average interest-bearing funds / Average assets	64.46	64.06	56	66.36	65.57	51	66.76	70.70	33	68.59	70.06	46			
Interest income (tax equivalent) / Average earning assets	3.97	3.55	75	4.58	4.41	64	4.43	4.38	52	4.28	4.06	65			
Interest expense / Average earning assets	0.36	0.52	30	0.60	1.08	16	0.42	0.81	13	0.32	0.54	17			
Net interest income (tax equivalent) / Average earning assets	3.61	3.01	83	3.98	3.33	75	4.01	3.58	78	3.96	3.54	79			
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent)	4.34	4.27	58	4.77	5.09	33	4.65	4.85	36	4.58	4.52	57			
Interest-bearing bank balances	0.16	0.27	20	2.14	2.04	50	1.72	1.88	40	0.92	1.13	28			
Federal funds sold and reverse repos		0.68			2.44		0	1.50	9	0	0.83	9			
Trading assets		0.60			0.99			0.70			0.48				
Total earning assets	3.94	3.51	76	4.56	4.36	65	4.41	4.33	55	4.24	3.98	75			
Investment securities (tax equivalent)	2.16	2.25	41	2.58	2.76	36	2.31	2.69	23	2.15	2.61	23			
US Treasury and agency securities (excluding mortgage-backed securities)	1.56	1.75	39	2.04	2.32	36	1.46	2.20	13	1.27	1.66	23			
Mortgage-backed securities	1.73	2.05	22	2.54	2.61	43	2.31	2.44	35	1.96	2.19	23			
All other securities	4.18	3.24	83	5.58	4.06	85	6.90	3.74	94	6.39	3.85	93			
Interest-bearing deposits	0.36	0.53	32	0.70	1.10	22	0.49	0.85	18	0.36	0.52	30			
Time deposits of \$250K or more	2.08	1.42	90	2.07	1.96	56	1.66	1.57	52						
Time deposits < \$250K	1.31	1.36	46	1.72	1.82	38	1.28	1.42	29						
Other domestic deposits	0.20	0.36	21	0.44	0.93	12	0.26	0.64	10						
Foreign deposits		0.42			1.19			1.85			0.84				
Federal funds purchased and repos	0.25	0.62	18	0.24	1.86	9	0.20	1.03	18	0.18	0.68	20			
Other borrowed funds and trading liabilities	0.62	1.50	13	2.29	2.38	43	2.31	2.10	75	1.15	1.48	27			
All interest-bearing funds	0.50	0.74	26	0.82	1.49	14	0.58	1.06	12	0.43	0.71	16			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

### Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Non-interest Income and Expenses</b>					
Total non-interest income	131,722	99,441	90,817	107,658	
Fiduciary activities income	9,208	7,460	7,416	7,157	
Service charges on deposit accounts - domestic	24,923	21,817	20,042	19,597	
Trading revenue	0	0	0	0	
Investment banking fees and commissions	11,046	9,473	8,430	10,179	
Insurance activities revenue	9,799	8,929	9,531	9,741	
Venture capital revenue	0	0	0	0	
Net servicing fees	5,595	1,680	717	1,635	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	21,097	3,312	-398	16,982	
Other non-interest income	50,054	46,770	45,079	42,367	
Total overhead expenses	376,618	311,148	287,244	296,788	
Personnel expense	206,734	177,901	162,918	161,085	
Net occupancy expense	35,742	33,661	33,298	34,592	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	6,856	6,543	5,848	6,764	
Other operating expenses	127,286	93,043	85,180	94,347	
Fee income on mutual funds and annuities	2,722	2,460	2,431	2,482	
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	2,419	2,209	2,128	2,106	
Average personnel expense per employee	85.46	80.53	76.56	76.49	
Average assets per employee	5,450.57	4,747.34	4,522.24	4,568.58	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	2.07	2.02	57	2.47	2.72	50	2.68	1.69	70	2.31	1.89	63			
Overhead expenses / Net Interest Income + non-interest income	68.12	62.28	76	65.52	61.29	70	65.09	61.22	68	65.76	62.21	69			
<b>Percent of Average Assets</b>															
Total overhead expense	2.86	2.57	71	2.97	2.69	68	2.98	2.58	72	3.08	2.60	76			
Personnel expense	1.57	1.30	77	1.70	1.41	79	1.69	1.46	70	1.67	1.47	69			
Net occupancy expense	0.27	0.26	57	0.32	0.28	67	0.35	0.31	65	0.36	0.32	65			
Other operating expenses	1.02	0.94	72	0.95	0.97	61	0.95	0.79	75	1.05	0.79	81			
Overhead less non-interest income	1.86	1.25	85	2.02	1.32	89	2.04	1.65	81	1.97	1.65	78			
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	67.75	61.82	77	65.31	60.64	72	64.85	60.51	69	65.29	61.01	73			
Personnel expense	37.19	32.36	77	37.34	32.39	81	36.78	34.42	69	35.44	34.72	55			
Net occupancy expense	6.43	6.58	48	7.07	6.52	63	7.52	7.33	53	7.61	7.51	53			
Other operating expenses	24.13	22.28	72	20.90	21.20	58	20.55	18.28	73	22.24	18.30	81			
Total non-interest income	23.70	28.83	41	20.87	29.23	35	20.50	20.30	54	23.68	21.24	65			
Fiduciary activities income	1.66	2.09	51	1.57	1.97	52	1.67	1.95	57	1.57	1.95	57			
Service charges on domestic deposit accounts	4.48	3.27	70	4.58	3.88	63	4.52	3.58	65	4.31	3.83	63			
Trading revenue	0	1.28	25	0	1.18	22	0	0.03	46	0	0.07	40			
Investment banking fees and commissions	1.99	2.46	60	1.99	3.54	56	1.90	0.85	81	2.24	0.92	85			
Insurance activities revenue	1.76	0.41	88	1.87	0.47	88	2.15	0.46	87	2.14	0.44	87			
Venture capital revenue	0	0.01	44	0	0.02	42	0	0	49	0	0	48			
Net servicing fees	1.01	0.01	88	0.35	0.28	70	0.16	0.52	46	0.36	0.40	62			
Net securitization income	0	0	45	0	0.01	44	0	0	49	0	0	48			
Net gain (loss) - sales of loans, OREO, and other assets	3.80	3.92	63	0.70	1.86	32	-0.09	1.98	8	3.74	2.38	72			
Other non-interest income	9	9.65	55	9.82	10.04	63	10.18	7.05	83	9.32	7.34	75			
Overhead less non-interest income	44.05	31.93	80	44.44	31.06	89	44.35	39.75	63	41.61	39.09	59			
Applicable income taxes / Pretax net operating income (tax equivalent)	18.50	18.63	42	21.50	20.56	57	20.97	18.37	61	29.78	33.75	32			
Applicable income tax + TE / Pretax net operating income + TE	21.66	21.18	46	22.60	23.23	42	22.16	21.35	51	32.13	38.57	25			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number FR Dist. Peer #

**Assets**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	7,866,263	6,957,839	6,587,745	6,531,270		13.06	26.73
Commercial and industrial loans	1,108,140	635,627	527,552	533,868		74.34	160.54
Loans to individuals	1,519,264	1,149,358	881,432	679,067		32.18	185.92
Loans to depository institutions and acceptances of other banks	12	0	0	0			-99.70
Agricultural loans	13,290	11,049	10,933	10,155		20.28	143.63
Other loans and leases	92,330	73,301	68,321	50,831		25.96	48.14
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	10,599,299	8,827,174	8,075,983	7,805,191		20.08	46.49
Less: Allowance for loan and lease losses	134,427	57,941	55,214	56,795		132.01	114.49
Net loans and leases	10,464,872	8,769,233	8,020,769	7,748,396		19.34	45.89
Debt securities that reprice or mature in over 1 year	1,462,827	683,161	693,029	682,579		114.13	84.93
Mutual funds and equity securities	0	0	0	575			-100.00
Subtotal	11,927,699	9,452,394	8,713,798	8,431,550		26.19	49.73
Interest-bearing bank balances	657,179	33,711	12,461	21,585		1849.45	623.76
Federal funds sold and reverse repos	0	0	0	644			-100.00
Debt securities that reprice or mature within 1 year	115,000	154,775	131,186	139,059		-25.70	1.60
Trading assets	0	0	0	0			
Total earning assets	12,699,878	9,640,880	8,857,445	8,592,838		31.73	55.43
Non-interest-bearing cash and due from depository institutions	221,639	149,038	126,672	114,478		48.71	95.07
Premises, fixed assets, and leases	208,023	196,516	143,351	151,011		5.86	39.22
Other real estate owned	2,232	950	2,498	5,671		134.95	-74.51
Investment in unconsolidated subsidiaries	3,679	3,679	3,338	3,338		0.00	10.22
Intangible and other assets	838,139	647,163	573,875	572,340		29.51	49.38
Total assets	13,973,590	10,638,226	9,707,179	9,439,676		31.35	55.15
Quarterly average assets	14,153,149	10,694,530	9,760,348	9,511,785		32.34	58.21
Average loans and leases (YTD)	10,177,060	8,603,187	7,924,818	7,713,390		18.29	57.02
<b>Memoranda</b>							
Loans held-for-sale	58,786	7,709	0	3,128		662.56	
Loans not held-for-sale	10,540,513	8,819,465	8,075,983	7,802,063		19.51	45.67
Real estate loans secured by 1-4 family	4,708,019	4,364,536	4,262,585	4,228,114		7.87	15.14
Commercial real estate loans	3,049,681	2,480,230	2,222,573	2,208,161		22.96	48.71
Construction and land development	344,818	247,010	292,070	243,057		39.60	54.08
Multifamily	486,138	486,441	410,606	447,618		-0.06	48.39
Nonfarm nonresidential	2,218,725	1,746,779	1,519,897	1,517,486		27.02	47.98
Real estate loans secured by farmland	108,563	113,073	102,587	94,995		-3.99	60.81
Total investment securities	1,577,827	837,936	824,215	822,213		88.30	74.14
U.S. Treasury securities	0	14,991	14,780	0		-100.00	
US agency securities (excluding mortgage-backed securities)	201,491	102,165	183,931	199,267		97.22	-28.13
Municipal securities	116,813	26,050	21,164	51,056		348.42	30.55
Mortgage-backed securities	1,257,600	691,193	600,022	560,404		81.95	149.62
Asset-backed securities	1,923	2,618	3,404	10,002		-26.55	-93.02
Other debt securities	0	919	914	909		-100.00	-100.00
Mutual funds and equity securities	0	0	0	575			-100.00
Available-for-sale securities	1,398,940	819,901	801,450	792,535		70.62	59.99
U.S. Treasury securities	0	14,991	14,780	0		-100.00	
US agency securities (excluding mortgage-backed securities)	133,501	102,165	183,931	199,267		30.67	-52.38
Municipal securities	116,813	26,050	21,164	51,056		348.42	40.96
Mortgage-backed securities	1,146,703	673,158	577,257	530,726		70.35	139.54
Asset-backed securities	1,923	2,618	3,404	10,002		-26.55	-93.02
Other debt securities	0	919	914	909		-100.00	-100.00
Mutual funds and equity securities	0	0	0	575			-100.00
Held-to-maturity securities appreciation (depreciation)	779	188	-320	-11		314.36	-9.73
Available-for-sale securities appreciation (depreciation)	23,256	4,406	-9,567	-7,559		427.83	326.79
Structured notes, fair value	241	294	340	991		-18.03	-97.94
Pledged securities	160,311	121,787	132,390	161,556		31.63	-51.68

BHC Name

City/State

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits .....	2,938,185	1,790,291	1,863,258	1,775,834		64.12	128.22
NOW, ATS and transaction accounts .....	2,631,935	1,856,326	1,414,019	1,366,790		41.78	152.41
Time deposits less brokered deposits) < \$250K .....	1,458,667	1,423,272	1,255,636	1,273,207		2.49	
MMDA and other savings accounts .....	4,484,963	3,468,836	3,297,723	3,361,029		29.29	68.57
Other non-interest-bearing deposits .....	0	0	0	0			
Core deposits .....	11,513,750	8,538,725	7,830,636	7,776,860		34.84	86.82
Time deposits of \$250K or more .....	181,674	142,006	145,597	132,339		27.93	
Foreign deposits .....	0	0	0	0			
Federal funds purchased and repos .....	137,661	92,736	105,790	108,238		48.44	16.01
Secured federal funds purchased .....	0	0	0	0			
Commercial paper .....	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less .....	22,054	153,600	128,600	0		-85.64	-91.23
Other borrowings w/remaining maturity over 1 year .....	52,206	52,092	0	0		0.22	-91.37
Brokered deposits < \$250K .....	1,735	4,085	3,578	6,889		-57.53	
Noncore funding .....	395,330	444,519	383,565	247,466		-11.07	-73.60
Trading liabilities .....	0	0	0	0			
Subordinated notes and debentures + trust preferred securities .....	252,123	121,800	111,213	111,213		107.00	126.70
Other liabilities .....	273,684	179,897	124,127	96,413		52.13	279.99
Total liabilities .....	12,434,887	9,284,941	8,449,541	8,231,952		33.93	58.54
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	105	0	0	0			
Common stock .....	1,270	1,069	1,034	1,027		18.80	24.63
Common surplus .....	1,015,397	805,750	745,926	730,719		26.02	41.50
Retained earnings .....	555,480	583,407	557,120	508,058		-4.79	13.53
Accumulated other comprehensive income .....	-33,549	-36,941	-46,442	-32,080			
Other equity capital components .....	0	0	0	0			
Total holding company equity capital .....	1,538,703	1,353,285	1,257,638	1,207,724		13.70	32.29
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0			
Total equity capital, including minority interest .....	1,538,703	1,353,285	1,257,638	1,207,724		13.70	32.29
Total liabilities and capital .....	13,973,590	10,638,226	9,707,179	9,439,676		31.35	55.15
<b>Memoranda</b>							
Non-interest-bearing deposits .....	2,938,185	1,790,291	1,863,258	1,775,834		64.12	128.22
Interest-bearing deposits .....	8,758,974	6,894,525	6,116,553	6,140,254		27.04	62.27
Total deposits .....	11,697,159	8,684,816	7,979,811	7,916,088		34.69	74.97
Long-term debt that reprices within 1 year .....	0	0	0	0			
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,353,285	1,257,638	1,207,724	1,170,663			
Accounting restatements .....	-9,649	-1,226	0	0			
Net income .....	74,854	110,432	105,491	94,467			
Net sale of new perpetual preferred stock .....	0	0	0	0			
Net sale of new common stock .....	-3,453	16,571	15,214	11,895			
Sale of treasury stock .....	0	0	0	0			
Less: Purchase of treasury stock .....	0	0	0	0			
Changes incident to business combinations .....	213,406	43,288	0	0			
Less: Dividends declared .....	93,132	76,173	69,922	65,212			
Change in other comprehensive income .....	3,392	2,755	-869	-4,089			
Changes in debit to ESOP liability .....	0	0	0	0			
Other adjustments to equity capital .....	0	0	0	0			
Holding company equity capital, ending balance .....	1,538,703	1,353,285	1,257,638	1,207,724			

BHC Name

City/State

### Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Percent of Total Assets</b>															
Real estate loans	56.29	36.22	89	65.40	37.78	95	67.86	53.63	79	69.19	53.41	81			
Commercial and industrial loans	7.93	13.52	18	5.97	12.02	20	5.43	11.42	20	5.66	10.82	21			
Loans to individuals	10.87	3.40	87	10.80	4.20	84	9.08	2.65	87	7.19	2.58	84			
Loans to depository institutions and acceptances of other banks	0	0.03	63	0	0.04	29	0	0	44	0	0	45			
Agricultural loans	0.10	0.19	64	0.10	0.24	65	0.11	0.47	54	0.11	0.51	56			
Other loans and leases	0.66	4.63	11	0.69	5.01	8	0.70	2.64	34	0.54	2.62	26			
Net loans and leases	74.89	61.58	86	82.43	63.77	95	82.63	73.30	87	82.08	72.64	85			
Debt securities over 1 year	10.47	15.55	28	6.42	14.60	11	7.14	13.20	20	7.23	13.96	19			
Mutual funds and equity securities	0	0.05	13	0	0.06	13	0	0.05	19	0.01	0.07	38			
Subtotal	85.36	78.16	79	88.85	79.65	88	89.77	87.24	69	89.32	87.26	68			
Interest-bearing bank balances	4.70	7.51	32	0.32	3.06	8	0.13	2.30	8	0.23	2.34	12			
Federal funds sold and reverse repos	0	0.82	26	0	1.57	25	0	0.01	38	0.01	0.02	76			
Debt securities 1 year or less	0.82	1.68	35	1.45	1.91	55	1.35	2.14	51	1.47	1.92	61			
Trading assets	0	1.01	17	0	1.19	15	0	0.02	38	0	0.02	35			
Total earning assets	90.88	91.05	46	90.62	89.53	66	91.25	92.24	37	91.03	92.22	32			
Non-interest cash and due from depository institutions	1.59	1.07	91	1.40	1.14	68	1.30	1.25	54	1.21	1.26	42			
<b>Other real estate owned</b>															
Other real estate owned	0.02	0.02	58	0.01	0.03	31	0.03	0.04	58	0.06	0.06	61			
All other assets	7.53	7.82	44	7.97	9.27	34	7.45	6.39	63	7.76	6.45	71			
<b>Memoranda</b>															
Short-term investments	5.53	11.17	24	1.77	7.63	19	1.48	4.70	20	1.71	4.63	26			
U.S. Treasury securities	0	0.84	17	0.14	1.03	46	0.15	0.37	68	0	0.22	31			
US agency securities (excluding mortgage-backed securities)	1.44	0.63	80	0.96	0.54	73	1.89	1.67	67	2.11	1.50	69			
Municipal securities	0.84	1.69	49	0.24	1.34	33	0.22	2.66	21	0.54	2.97	26			
Mortgage-backed securities	9	11.75	41	6.50	11.44	21	6.18	8.73	40	5.94	9.19	35			
Asset-backed securities	0.01	0.32	55	0.02	0.28	57	0.04	0.26	72	0.11	0.23	75			
Other debt securities	0	0.42	10	0.01	0.39	28	0.01	0.52	34	0.01	0.48	35			
Loans held-for-sale	0.42	0.52	56	0.07	0.39	30	0	0.29	9	0.03	0.32	31			
Loans held for investment	75.43	61.72	88	82.90	63.50	95	83.20	73.24	86	82.65	72.42	88			
Real estate loans secured by 1-4 family	33.69	11.91	96	41.03	13.29	97	43.91	16.83	93	44.79	16.44	95			
Revolving	3.78	1.66	89	4.93	2.07	90	5.76	2.43	90	6.43	2.71	91			
Closed-end, secured by first liens	27.32	9.81	96	32.36	10.69	95	34.44	13.60	93	35.04	13.03	95			
Closed-end, secured by junior liens	2.60	0.22	97	3.74	0.28	98	3.71	0.41	99	3.32	0.39	99			
Commercial real estate loans	21.82	22.22	46	23.31	22.23	50	22.90	33.39	18	23.39	33.79	20			
Construction and land development	2.47	3.40	43	2.32	3.44	46	3.01	4.78	31	2.57	4.55	28			
Multifamily	3.48	3.12	65	4.57	3.01	76	4.23	5.12	58	4.74	5.32	61			
Nonfarm nonresidential	15.88	14.72	50	16.42	14.69	56	15.66	21.85	21	16.08	22.30	24			
Real estate loans secured by farmland	0.78	0.33	79	1.06	0.36	82	1.06	0.88	69	1.01	0.81	69			

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	74.21	57.15	81	78.82	57.46	84	81.57	72.88	66	83.68	73.20	69			
Real estate loans secured by 1-4 family	44.42	19.43	94	49.44	20.75	95	52.78	23.13	93	54.17	22.92	94			
Revolving	4.98	2.64	82	5.94	3.15	83	6.93	3.34	84	7.78	3.76	83			
Closed-end	39.44	16.59	94	43.50	17.39	94	45.85	19.33	92	46.39	18.68	93			
Commercial real estate loans	28.77	34.63	37	28.10	33.52	39	27.52	45.57	11	28.29	46.38	12			
Construction and land development	3.25	5.26	38	2.80	5.09	38	3.62	6.53	25	3.11	6.35	24			
1-4 family	0.38	0.93	39	0.19	0.94	31	0.22	1.52	15	0.22	1.50	15			
Other	2.88	4.19	41	2.61	4.02	41	3.39	4.90	33	2.90	4.76	32			
Multifamily	4.59	4.96	54	5.51	4.69	68	5.08	6.76	50	5.73	7.13	53			
Nonfarm nonresidential	20.93	22.93	41	19.79	22.15	43	18.82	30.16	14	19.44	30.84	16			
Owner-occupied	7.26	7.68	52	8.20	7.72	56	7.83	10.31	32	7.91	10.55	28			
Other	13.68	14.95	43	11.59	14.34	40	10.99	19.35	17	11.53	19.91	15			
Real estate loans secured by farmland	1.02	0.54	76	1.28	0.55	79	1.27	1.27	67	1.22	1.19	66			
Loans to depository institutions and acceptances of other banks	0	0.06	63	0	0.11	29	0	0	44	0	0	45			
Commercial and industrial loans	10.45	22.17	10	7.20	19.53	11	6.53	16.21	13	6.84	15.52	15			
Loans to individuals	14.33	6.13	80	13.02	7.13	79	10.91	3.89	85	8.70	3.90	81			
Credit card loans	0.49	0.65	72	0.65	0.81	72	0.69	0.04	98	0.70	0.03	98			
Agricultural loans	0.13	0.32	62	0.13	0.37	59	0.14	0.69	53	0.13	0.76	53			
Other loans and leases	0.87	9.09	11	0.83	9.85	8	0.85	3.74	32	0.65	3.75	25			
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	513.77	381.27	78	535.09	391.26	70	556.58	505.61	64	574.90	518.19	63			
Real estate loans secured by 1-4 family	307.49	125.03	94	335.65	138.18	94	360.13	161.34	90	372.17	159.68	92			
Revolving	34.47	17.42	82	40.33	21.26	77	47.26	23.52	82	53.46	26.74	80			
Closed-end	273.03	106.14	94	295.32	115.20	93	312.87	134.73	89	318.71	130.06	92			
Commercial real estate loans	199.18	234.65	37	190.74	229.44	38	187.78	316.03	14	194.37	328.67	15			
Construction and land development	22.52	35.62	39	19	34.95	38	24.68	44.92	25	21.39	44.44	25			
1-4 family	2.62	6.34	42	1.29	6.61	31	1.52	10.21	15	1.48	10.44	15			
Other	19.90	28.16	40	17.70	27.32	41	23.16	33.75	34	19.92	33.34	32			
Multifamily	31.75	32.74	60	37.41	31.04	69	34.69	48.38	50	39.40	51.49	53			
Nonfarm nonresidential	144.91	155.06	43	134.33	152.10	44	128.41	208.15	18	133.57	217.26	18			
Owner-occupied	50.23	52.37	51	55.68	53.07	57	53.41	70.68	32	54.34	73.43	31			
Other	94.68	100.54	46	78.65	97.41	42	75	134.17	20	79.24	140.40	18			
Real estate loans secured by farmland	7.09	3.44	77	8.70	3.60	79	8.67	8.13	67	8.36	7.80	66			
Loans to depository institutions and acceptances of other banks	0	0.28	63	0	0.44	29	0	0.01	44	0	0.01	45			
Commercial and industrial loans	72.38	139.91	17	48.88	122.02	16	44.57	107.07	16	46.99	105.25	18			
Loans to individuals	99.23	37.47	85	88.39	43.51	79	74.47	24.45	85	59.77	23.98	83			
Credit card loans	3.41	3.30	74	4.42	4.34	75	4.73	0.24	98	4.79	0.19	98			
Agricultural loans	0.87	1.88	64	0.85	2.18	61	0.92	4.49	53	0.89	4.90	54			
Other loans and leases	6.03	49.54	11	5.64	52.44	8	5.77	25.58	33	4.47	25.83	26			
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	21.94	27.32	35	20.37	26.45	38	20.09	35.09	10	20.82	35.69	10			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	151.90	183.76	37	138.29	178.57	37	137.05	243.62	13	143.08	253.35	14			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	202.13	240.85	37	193.97	236.10	38	190.47	318.90	14	197.41	331.68	14			

BHC Name

City/State

# Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Percent of Total Assets</b>															
Short-term investments	5.53	11.17	24	1.77	7.63	19	1.48	4.70	20	1.71	4.63	26			
Liquid assets	16.73	26.22	22	9.32	22.44	7	9.66	15.56	25	9.50	15.94	20			
Investment securities	11.29	17.85	25	7.88	16.99	13	8.49	16.02	16	8.71	16.65	15			
Net loans and leases	74.89	61.58	86	82.43	63.77	95	82.63	73.30	87	82.08	72.64	85			
Net loans, leases and standby letters of credit	75.21	62.48	85	82.81	64.84	95	83.04	73.71	86	82.36	73.08	85			
Core deposits	82.40	70.67	90	80.26	63.09	91	80.67	69.97	83	82.38	69.79	93			
Noncore funding	2.83	14.13	6	4.18	19.36	4	3.95	16.58	10	2.62	17.09	4			
Time deposits of \$250K or more	1.30	2.11	34	1.33	2.94	23	1.50	4.28	13	1.40	3.54	16			
Foreign deposits	0	0.36	39	0	0.43	38	0	0	49	0	0	49			
Federal funds purchased and repos	0.99	1.47	51	0.87	1.94	49	1.09	0.96	63	1.15	1.20	59			
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	48			
Net federal funds purchased (sold)	0.99	0.54	62	0.87	0.48	61	1.09	0.97	65	1.14	1.21	62			
Commercial paper	0	0.01	44	0	0.02	45	0	0	49	0	0	49			
Other borrowings w/remaining maturity of 1 year or less	0.16	1.24	34	1.44	3.01	34	1.32	3.63	41	0	4.47	6			
Earning assets that reprice within 1 year	28.35	39.38	22	26.84	39.29	15	25.98	32.35	34	28.69	33.41	40			
Interest-bearing liabilities that reprice within 1 year	7.09	8.20	56	8.55	10.19	47	5.70	18.20	11	7.04	16.67	23			
Long-term debt that reprices within 1 year	0	0.47	27	0	0.96	25	0	0.16	39	0	0.19	38			
Net assets that reprice within 1 year	21.26	29.11	32	18.29	26.63	27	20.29	12.98	63	21.65	15.65	60			
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-3.16	3.20	33	2.71	14.45	19	2.75	13.54	20	1.02	13.97	12			
Net short-term noncore funding dependence	-4.07	-4.76	47	1.69	3.38	36	2.05	8.57	24	0.49	9.65	16			
Short-term investment / Short-term noncore funding	269.06	184.19	74	54.08	77.77	51	44.56	62.28	59	79.54	46.67	81			
Liquid assets - short-term noncore funding / Nonliquid assets	17.63	28.18	40	6.66	16.97	34	7.02	4.17	61	8.12	3.68	69			
Net loans and leases / Total deposits	89.47	79.43	76	100.97	90.31	80	100.51	92.88	71	97.88	92.86	65			
Net loans and leases / Core deposits	90.89	88.34	63	102.70	103.93	55	102.43	106.50	45	99.63	105.03	39			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.06	1.57	17	0.02	0.72	17	-0.03	-0.47	69	0	-0.05	47			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.65	4.31	15	0.35	1.36	26	-0.85	-1.95	72	-0.70	-0.62	43			
Structured notes appreciation (depreciation) / Tier 1 capital	0	0.02	31	0	0	25	0	-0.04	74	0	-0.02	82			
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	11.34	11.38	60	2.15	12.67	40	2.76	10.76	49	3.61	13.07	44			
Available-for-sale securities	88.66	87.23	40	97.85	85.40	62	97.24	88.32	52	96.39	86.93	55			
U.S. Treasury securities	0	4.72	16	1.79	6.15	52	1.79	2.08	73	0	1.33	31			
US agency securities (excluding mortgage-backed securities)	12.77	4.01	83	12.19	3.49	87	22.32	11	79	24.24	10.16	81			
Municipal securities	7.40	9.83	54	3.11	7.75	42	2.57	16.63	21	6.21	17.86	28			
Mortgage-backed securities	79.70	66.64	67	82.49	67.43	70	72.80	54.50	76	68.16	55.76	67			
Asset-backed securities	0.12	1.91	54	0.31	1.66	60	0.41	1.54	72	1.22	1.31	77			
Other debt securities	0	3.01	9	0.11	2.94	36	0.11	3.75	36	0.11	3.25	37			
Mutual funds and equity securities	0	0.35	13	0	0.40	13	0	0.41	19	0.07	0.58	44			
Debt securities 1 year or less	7.29	10.55	46	18.47	11.86	76	15.92	13.91	65	16.91	11.90	73			
Debt securities 1 to 5 years	37.03	17.03	88	59.01	17.94	92	59.94	23.42	96	59.99	23.53	94			
Debt securities over 5 years	55.68	69.86	22	22.52	66.02	8	24.15	58.36	12	23.03	60.73	10			
Pledged securities	10.16	35.67	20	14.53	30.57	28	16.06	42.20	20	19.65	46.78	17			
Structured notes, fair value	0.02	0.02	87	0.04	0.03	86	0.04	0.15	78	0.12	0.08	84			
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	309.67	183.32	75	31.21	26.69	65	-10.94	16.28	30	-63.64	6.96	5			
Investment securities	88.30	23.62	92	1.66	11.75	32	0.24	8.02	34	-2.83	4.99	30			
Core deposits	34.84	26.88	79	9.04	11.23	57	0.69	10.40	13	0.80	13.94	12			
Noncore funding	-11.07	-12.18	51	15.89	6.59	72	55	6.76	91	-59.82	-3.35	3			

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	2,140,729	1,893,142	1,753,420	1,774,798	
Commit: Secured commercial real estate loans	366,263	380,319	402,706	296,570	
Commit: Unsecured real estate loans	0	0	0	0	
Credit card lines (reported semiannually, June/Dec)	225,610	201,817	225,095	233,770	
Securities underwriting	0	0	0	0	
Standby letters of credit	45,137	40,303	39,658	25,718	
Commercial and similar letters of credit	0	0	0	0	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	57,681	7,564	0	0	
Written options contracts (interest rate)	53,384	55,245	28,848	30,233	
Purchased options contracts (interest rate)	53,384	55,245	28,848	30,233	
Interest rate swaps	1,157,564	738,616	396,033	185,029	
Futures and forward foreign exchange	0	0	0	4,111	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	15.32	22.01	26	17.80	23.52	34	18.06	17.31	58	18.80	17.28	63			
Standby letters of credit	0.32	0.71	34	0.38	0.84	33	0.41	0.35	62	0.27	0.40	40			
Commercial and similar letters of credit	0	0.02	20	0	0.02	17	0	0.01	35	0	0.01	32			
Securities lent	0	0.18	40	0	0.40	39	0	0	50	0	0	49			
Credit derivatives - notional amount (holding company as guarantor)	0	0.35	26	0	0.42	27	0	0.02	44	0	0.01	45			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	27	0	0.52	27	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.30	33	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0.45	34	0	0	47	0	0	48			
Derivative contracts	9.46	48.62	27	8.05	68.47	22	4.67	6.51	52	2.64	6.82	38			
Interest rate contracts	9.46	34.36	29	8.05	47.31	23	4.67	6.40	52	2.60	6.72	38			
Interest rate futures and forward contracts	0.41	6.21	41	0.07	10.67	29	0	0.25	22	0	0.28	22			
Written options contracts (interest rate)	0.38	2.18	35	0.52	2.47	50	0.30	0.26	69	0.32	0.28	64			
Purchased options contracts (interest rate)	0.38	1.46	61	0.52	2.65	64	0.30	0.07	87	0.32	0.08	87			
Interest rate swaps	8.28	20.83	34	6.94	28.86	28	4.08	5.18	56	1.96	5.41	42			
Foreign exchange contracts	0	6.01	25	0	10.12	22	0	0	47	0.04	0	92			
Futures and forward foreign exchange contracts	0	3.47	25	0	5.23	23	0	0	47	0.04	0	93			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0	49	0	0	48			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0	49	0	0	48			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	0	49	0	0	49			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	0	48	0	0	47			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0	49	0	0	49			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	0	49	0	0	48			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	0	48	0	0	48			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0	49	0	0	49			
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	21.03	42.82	20	22.01	45.53	20	22.13	25.18	36	23.01	25.74	35			

BHC Name

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## Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Notional Amount</b>					
Derivative contracts	1,322,013	856,670	453,729	249,606	
Interest rate contracts	1,322,013	856,670	453,729	245,495	
Foreign exchange contracts	0	0	0	4,111	
Equity, commodity, and other contracts	0	0	0	0	
<b>Derivatives Position</b>					
Futures and forwards	57,681	7,564	0	4,111	
Written options	53,384	55,245	28,848	30,233	
Exchange-traded	0	0	0	0	
Over-the-counter	53,384	55,245	28,848	30,233	
Purchased options	53,384	55,245	28,848	30,233	
Exchange-traded	0	0	0	0	
Over-the-counter	53,384	55,245	28,848	30,233	
Swaps	1,157,564	738,616	396,033	185,029	
<b>Held for trading</b>					
Interest rate contracts	0	0	0	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
<b>Non-traded</b>					
Interest rate contracts	1,322,013	856,670	453,729	249,606	
Foreign exchange contracts	0	0	0	4,111	
Equity, commodity, and other contracts	0	0	0	0	
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>					
One year or less	1,182,664	765,578	420,007	219,373	
Over 1 year to 5 years	0	0	0	54,111	
Over 5 years	157,337	80,328	40,833	5,084	
	1,025,327	685,250	379,174	160,178	
<b>Gross negative fair value (absolute value)</b>					
	53,792	20,968	6,407	2,096	
<b>Gross positive fair value</b>					
Held for trading	61,362	21,671	6,407	971	
Non-traded	0	0	0	0	
Current credit exposure on risk-based capital derivative contracts	61,362	21,671	6,407	971	
Credit losses on derivative contracts	53,791	20,968	318	206	
	0	0	0	0	
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

BHC Name

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## Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	94.10	77	100	93.44	80	100	99.91	54	98.35	99.91	6			
Foreign exchange contracts .....	0	3.49	25	0	3.20	22	0	0	46	1.65	0.04	94			
Equity, commodity, and other contracts .....	0	1.17	32	0	1.64	31	0	0	47	0	0	47			
<b>Futures and forwards .....</b>															
Written options .....	4.36	14.05	39	0.88	13.49	19	0	11.75	16	1.65	12.76	47			
Exchange-traded .....	4.04	8.18	44	6.45	5.91	63	6.36	11.14	61	12.11	9.73	71			
Over-the-counter .....	0	0.14	40	0	0.15	42	0	0	49	0	0	49			
Purchased options .....	4.04	7.73	47	6.45	5.10	67	6.36	10.65	61	12.11	9.46	72			
Exchange-traded .....	4.04	3.42	69	6.45	4.42	70	6.36	1.29	88	12.11	1.44	90			
Over-the-counter .....	0	0.15	40	0	0.28	39	0	0	49	0	0	49			
Swaps .....	4.04	2.86	72	6.45	3.35	75	6.36	1.22	88	12.11	1.27	91			
Held for trading .....	87.56	68.76	62	86.22	69.75	58	87.28	65.42	50	74.13	66.04	39			
<b>Interest rate contracts .....</b>															
Interest rate contracts .....	0	43.53	19	0	44.16	18	0	13.60	38	0	16.18	35			
Foreign exchange contracts .....	0	36.62	19	0	37.24	18	0	12.87	38	0	16.40	36			
Equity, commodity, and other contracts .....	0	1.60	32	0	1.60	30	0	0	48	0	0	47			
<b>Equity, commodity, and other contracts .....</b>															
Equity, commodity, and other contracts .....	0	0.68	38	0	0.83	36	0	0	49	0	0	49			
<b>Non-traded .....</b>															
Interest rate contracts .....	100	56.47	80	100	55.84	81	100	86.40	61	100	83.82	64			
Foreign exchange contracts .....	100	53.82	87	100	52.22	88	100	85.51	64	98.35	83.04	32			
Equity, commodity, and other contracts .....	0	0.46	34	0	0.34	33	0	0	47	1.65	0.01	96			
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	89.46	91.48	29	89.37	93.86	25	92.57	82.85	43	87.89	87.47	33			
Over 1 year to 5 years .....	0	32.05	4	0	32.17	2	0	12.75	13	21.68	15.62	70			
Over 5 years .....	11.90	27.06	27	9.38	30.45	23	9	22.66	40	2.04	21.68	32			
Gross negative fair value (absolute value) .....	77.56	29.56	94	79.99	28.09	93	83.57	36.28	86	64.17	37.90	70			
Gross positive fair value .....	4.07	1.55	92	2.45	0.83	94	1.41	0.66	86	0.84	0.50	76			
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.04	0.07	57	0.02	0.06	52	0.01	0.01	67	0	0	48			
Gross positive fair value (X) .....	0.04	0.09	42	0.02	0.07	37	0.01	0.01	59	0	0.01	29			
Held for trading (X) .....	0	0.07	19	0	0.06	18	0	0	40	0	0	37			
Non-traded (X) .....	0.04	0.02	84	0.02	0.01	77	0.01	0.01	69	0	0	42			
Current credit exposure (X) .....	0.04	0.06	47	0.02	0.05	43	0	0	41	0	0	38			
Credit losses on derivative contracts .....	0	0	43	0	0	45	0	0	49	0	0	49			
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	50	0	0	50			
90+ days past due .....	0	0	47	0	0	48	0	0	50	0	0	50			
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.54	0.85	50	0.25	0.73	44	0	0.06	42	0	0.05	38			

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	57,941	55,214	56,795	60,939	
Gross losses	34,718	26,212	29,641	31,254	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	7,592	6,280	7,728	7,359	
Net losses	27,126	19,932	21,913	23,895	
Provision for loan and lease losses	83,975	22,659	20,332	19,751	
Adjustments	19,637	0	0	0	
Ending balance	134,427	57,941	55,214	56,795	
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0.64	0.51	72	0.22	0.15	72	0.21	0.12	80	0.21	0.11	83			
Provision for loan and lease losses / Average loans and leases	0.83	0.82	55	0.26	0.24	62	0.26	0.16	75	0.26	0.16	77			
Provision for loan and lease losses / Net loan and lease losses	309.57	487.86	44	113.68	130.58	50	92.79	182.69	27	82.66	110.75	27			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.28	1.58	32	0.66	0.83	35	0.68	0.94	22	0.73	0.95	26			
Allowance for loan and lease losses / Total loans and leases	1.27	1.55	34	0.66	0.81	37	0.68	0.93	23	0.73	0.94	27			
Allowance for loan and lease losses / Net loans and leases losses (X)	4.96	11.58	34	2.91	8.03	30	2.52	21.35	8	2.38	16.23	5			
Allowance for loan and lease losses / Nonaccrual assets	129.99	299.17	17	84.13	218.72	18	76.39	285.36	12	88.12	270.69	13			
ALLL / 90+ days past due + nonaccrual loans and leases	129.99	244.34	24	83.95	151.73	28	76.24	259.30	15	86.23	232.03	19			
Gross loan and lease losses / Average loans and leases	0.34	0.34	62	0.30	0.28	65	0.37	0.15	88	0.41	0.16	89			
Recoveries / Average loans and leases	0.07	0.07	65	0.07	0.08	56	0.10	0.05	79	0.10	0.06	77			
Net losses / Average loans and leases	0.27	0.27	62	0.23	0.21	63	0.28	0.09	87	0.31	0.10	89			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	48	0	0	48			
Recoveries / Prior year-end losses	28.96	33.98	49	21.19	36.22	26	24.73	51.25	38	29.58	50.41	44			
Earnings coverage of net loan and lease losses (X)	6.51	22.91	30	8.22	24.40	33	7.04	29.27	26	6.51	0.97	31			

#### Net Loan and Lease Losses By Type

Real estate loans	0.04	0.04	60	0.07	0.01	92	0.12	0.01	96	0.07	0.02	84			
Real estate loans secured by 1-4 family	0	0.01	56	0.03	0.01	72	0.06	0.01	86	0.07	0.03	79			
Revolving	-0.01	0.01	36	0.06	0.02	68	0.11	0.02	85	0.14	0.03	85			
Closed-end	0.01	0	62	0.03	0	78	0.05	0.01	84	0.05	0.02	73			
Commercial real estate loans	0.10	0.07	73	0.15	0.01	95	0.23	0.01	98	0.08	0.01	87			
Construction and land development	-0.01	0	30	1.62	-0.01	99	1.57	-0.02	99	0.49	-0.04	98			
1-4 family	0	0	59	0	0	55	0	0	54	0	0	59			
Other	-0.01	0	26	1.62	-0.01	99	1.57	-0.02	99	0.49	-0.04	99			
Multifamily	-0.04	0	4	0	0	18	0.05	0	94	0	0	17			
Nonfarm nonresidential	0.15	0.11	73	-0.01	0.02	13	0.02	0.02	68	0.03	0.02	72			
Owner-occupied	0.02	0.02	64	-0.01	0.01	9	0.01	0.01	72	0.01	0.01	72			
Other	0.13	0.08	77	0	0.01	27	0.01	0.01	77	0.02	0.01	81			
Real estate loans secured by farmland	0.09	0.02	87	-0.02	0.01	11	0	0	49	0	0	50			
Commercial and industrial loans	1.32	0.47	89	0.87	0.37	85	0.33	0.18	74	0.23	0.18	66			
Loans to individuals	0.50	1.13	30	0.70	1.17	38	1.22	0.71	79	2.44	0.78	90			
Credit card loans	2.51	2.92	37	2.27	3.11	31	2.96	1.65	70	2.32	1.60	72			
Agricultural loans	0	0.19	35	0	0.08	37	0	0.03	43	0	0.06	41			
Loans to foreign governments and institutions		0			0										
Other loans and leases	1.74	0.15	96	1.80	0.15	96	2.42	0.28	93	3.06	0.27	97			

BHC Name

City/State

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	68,332	63,396	64,689	66,897	
90+ days past due loans and leases	0	147	145	1,412	
Nonaccrual loans and leases	103,417	68,870	72,281	64,455	
Total past due and nonaccrual loans and leases	171,749	132,413	137,115	132,764	
<b>Restructured 30-89 days past due</b>					
Restructured 30-89 days past due	1,283	1,378	2,108	1,173	
Restructured 90+ days past due	0	0	0	0	
Restructured nonaccrual	10,703	9,043	15,307	12,285	
Total restructured loans and leases	11,986	10,421	17,415	13,458	
<b>30-89 days past due loans held for sale</b>					
30-89 days past due loans held for sale	0	0	0	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	0	0	0	0	
Total past due and nonaccrual loans held for sale	0	0	0	0	
Restructured loans and leases in compliance	20,148	21,578	16,192	18,646	
Other real estate owned	2,232	950	2,498	5,671	
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.64	0.39	80	0.72	0.43	80	0.80	0.32	90	0.86	0.32	93			
90+ days past due loans and leases	0	0.12	9	0	0.15	19	0	0.03	36	0.02	0.04	57			
Nonaccrual loans and leases	0.98	0.66	80	0.78	0.51	78	0.90	0.49	84	0.83	0.46	87			
90+ days past due and nonaccrual loans and leases	0.98	0.85	70	0.78	0.71	58	0.90	0.54	81	0.84	0.55	81			
<b>30-89 days past due restructured</b>															
30-89 days past due restructured	0.01	0.01	70	0.02	0.01	68	0.03	0.01	85	0.02	0.01	77			
90+ days past due restructured	0	0.01	29	0	0.01	29	0	0	43	0	0	41			
Nonaccrual restructured	0.10	0.13	49	0.10	0.14	50	0.19	0.10	76	0.16	0.10	69			
30-89 days past due loans held for sale	0	0	38	0	0	38	0	0	47	0	0	48			
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	48	0	0	48			
Nonaccrual loans held for sale	0	0.01	38	0	0	40	0	0	48	0	0	48			
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.64	0.40	80	0.72	0.43	80	0.80	0.32	90	0.86	0.32	93			
90+ days past due assets	0	0.12	8	0	0.15	15	0	0.03	36	0.02	0.04	57			
Nonaccrual assets	0.98	0.67	79	0.78	0.53	78	0.90	0.49	84	0.83	0.47	87			
30+ days past due and nonaccrual assets	1.62	1.29	73	1.50	1.19	71	1.70	0.88	87	1.70	0.89	86			
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.74	0.52	81	0.65	0.44	80	0.75	0.39	85	0.70	0.40	85			
90+ days past due and nonaccrual assets + other real estate owned	0.76	0.55	79	0.66	0.48	76	0.77	0.45	82	0.76	0.48	81			
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.91	0.60	82	0.87	0.53	84	0.96	0.59	81	0.95	0.63	79			
Allowance for loan and lease losses	94.53	66.66	80	160.12	115.41	76	168.58	95.97	81	158.37	100.14	80			
Equity capital + allowance for loan and lease losses	7.60	4.97	82	6.57	4.28	76	7.09	5.09	76	7.11	5.57	71			
Tier 1 capital + allowance for loan and lease losses	8.25	6.05	73	7.13	5.65	70	7.86	5.65	75	7.92	6.11	73			
Loans and leases + other real estate owned	1.20	0.97	74	1.05	0.85	69	1.15	0.82	77	1.15	0.86	72			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

### Past Due and Nonaccrual Loans and Leases

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.62	0.39	79	0.63	0.38	82	0.77	0.29	90	0.72	0.29	90			
90+ days past due .....	0	0.16	14	0	0.16	32	0	0.03	44	0.02	0.05	62			
Nonaccrual .....	0.93	0.76	68	0.77	0.46	80	0.87	0.48	82	0.76	0.43	86			
Commercial and industrial															
30–89 days past due .....	0.50	0.23	82	1.11	0.31	92	0.21	0.23	60	0.38	0.27	75			
90+ days past due .....	0	0.03	16	0	0.05	14	0	0.02	32	0	0.01	32			
Nonaccrual .....	1.87	0.75	92	1.67	0.83	86	1.85	0.61	89	1.74	0.60	87			
Individuals															
30–89 days past due .....	0.82	0.83	54	1.05	0.83	62	1.45	0.68	82	2.58	0.69	91			
90+ days past due .....	0	0.14	19	0	0.17	33	0	0.03	64	0	0.03	60			
Nonaccrual .....	0.47	0.28	77	0.38	0.17	81	0.53	0.15	88	0.78	0.21	87			
Depository institution loans															
30–89 days past due .....	0	0	46		0			0			0				
90+ days past due .....	0	0	46		0			0			0				
Nonaccrual .....	0	0	47		0			0			0				
Agricultural															
30–89 days past due .....	0	0.17	28	0	0.24	26	0	0.11	34	0	0.15	35			
90+ days past due .....	0	0	44	0	0	42	0	0.01	44	0	0	45			
Nonaccrual .....	0	0.49	24	0	0.67	22	0	0.46	31	0	0.31	31			
Foreign governments															
30–89 days past due .....		0			0.07										
90+ days past due .....		0			0										
Nonaccrual .....		0.09			0.03										
Other loans and leases															
30–89 days past due .....	1.70	0.18	95	0.17	0.20	60	0.14	0.18	70	0.34	0.12	82			
90+ days past due .....	0	0.01	33	0	0.01	30	0	0	41	0	0	44			
Nonaccrual .....	2.92	0.15	99	0.35	0.13	83	0.43	0.04	91	0.28	0.06	87			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

### Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.80	0.65	72	0.83	0.67	72	1.03	0.52	81	0.98	0.56	79			
	90+ days past due	0	0.33	16	0	0.31	32	0	0.04	47	0.02	0.06	56			
	Nonaccrual	0.61	0.89	41	0.61	0.73	47	0.62	0.61	56	0.64	0.65	54			
Revolving	30-89 days past due	0.35	0.48	44	0.49	0.45	55	0.54	0.36	71	0.56	0.29	76			
	90+ days past due	0	0.03	30	0.01	0.05	60	0.01	0.02	76	0.02	0.02	75			
	Nonaccrual	0.79	1.13	56	0.67	1	53	0.50	0.35	72	0.41	0.42	58			
Closed-end	30-89 days past due	0.85	0.65	73	0.88	0.70	71	1.10	0.54	83	1.05	0.63	77			
	90+ days past due	0	0.38	17	0	0.35	36	0	0.05	50	0.02	0.06	58			
	Nonaccrual	0.59	0.87	41	0.60	0.70	50	0.64	0.64	58	0.68	0.68	59			
Junior lien	30-89 days past due	0.06	0.02	89	0.07	0.02	90	0.09	0.02	91	0.07	0.03	84			
	90+ days past due	0	0	32	0	0	29	0	0	38	0	0	36			
	Nonaccrual	0.05	0.04	59	0.06	0.04	63	0.06	0.03	74	0.07	0.04	75			
Commercial real estate	30-89 days past due	0.32	0.26	69	0.25	0.18	72	0.28	0.16	75	0.24	0.15	75			
	90+ days past due	0	0.02	23	0	0.03	19	0	0.02	68	0.03	0.02	79			
	Nonaccrual	1.32	0.62	87	1	0.23	97	1.33	0.41	92	0.96	0.33	92			
Construction and development	30-89 days past due	0.61	0.28	79	0	0.28	12	0	0.17	42	0.10	0.18	58			
	90+ days past due	0	0.01	35	0	0.02	33	0	0	44	0	0.01	42			
	Nonaccrual	2.90	0.41	91	1.99	0.20	94	3.12	0.18	96	0.42	0.21	76			
1-4 family	30-89 days past due	0	0.03	28	0	0.06	25	0	0.07	65	0.10	0.05	80			
	90+ days past due	0	0	42	0	0	41	0	0	48	0	0	46			
	Nonaccrual	1.23	0.03	98	0	0.02	30	0.07	0.04	82	0.15	0.04	86			
Other	30-89 days past due	0.61	0.22	84	0	0.20	15	0	0.06	28	0	0.08	26			
	90+ days past due	0	0	40	0	0.01	35	0	0	45	0	0.01	44			
	Nonaccrual	1.66	0.35	88	1.99	0.17	95	3.05	0.10	97	0.26	0.12	80			
Multifamily	30-89 days past due	0.16	0.09	76	0.02	0.08	53	0	0.03	36	0.41	0.04	94			
	90+ days past due	0	0	45	0	0	41	0	0	46	0	0	45			
	Nonaccrual	0.31	0.11	84	0.02	0.05	52	0.26	0.04	89	0.15	0.05	82			
Nonfarm non-residential	30-89 days past due	0.31	0.23	69	0.35	0.14	85	0.41	0.17	81	0.21	0.14	72			
	90+ days past due	0	0.02	26	0	0.03	22	0.01	0.02	72	0.05	0.02	81			
	Nonaccrual	1.29	0.80	76	1.13	0.28	97	1.28	0.52	86	1.29	0.40	94			
Owner Occupied	30-89 days past due	0.28	0.07	93	0.21	0.07	92	0.04	0.08	56	0.13	0.06	79			
	90+ days past due	0	0	33	0	0.01	26	0	0	38	0.03	0.01	79			
	Nonaccrual	0.73	0.27	90	0.71	0.16	96	0.69	0.20	88	0.63	0.16	94			
Other	30-89 days past due	0.04	0.14	45	0.14	0.07	80	0.37	0.07	91	0.08	0.06	72			
	90+ days past due	0	0.01	33	0	0.01	30	0.01	0.01	80	0.02	0.01	87			
	Nonaccrual	0.57	0.44	65	0.43	0.10	92	0.59	0.22	79	0.67	0.16	89			
Farmland	30-89 days past due	1.21	0.11	93	1.25	0.23	90	0.62	0.09	90	0.63	0.10	89			
	90+ days past due	0	0	45	0	0.01	42	0	0	46	0	0	45			
	Nonaccrual	3.41	1.13	86	2.08	0.84	79	1.56	0.49	82	1.40	0.44	83			
Credit card	30-89 days past due	3.01	0.95	94	0.93	1.19	24	0.94	1.03	66	1.18	0.83	66			
	90+ days past due	0	0.63	13	0	0.78	12	0	0.26	36	0	0.22	36			
	Nonaccrual	1.12	0.05	97	0.73	0.11	90	0.71	0.07	90	0.82	0.08	89			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	1,016,667	806,819	746,959	731,746	
Retained earnings	565,129	583,407	557,120	508,058	
Accumulated other comprehensive income (AOCI)	-33,549	-36,941	-46,442	-32,080	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	1,548,247	1,353,285	1,257,637	1,207,724	
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	288,618	254,289	265,104	256,704	
Accumulated other comprehensive income-related adjustments	-33,549	-36,941	-39,696	-32,074	
Other deductions from common equity tier 1 capital	11,662	11,678	11,699	11,699	
Subtotal:	1,281,516	1,124,259	1,020,530	971,395	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	1,281,516	1,124,259	1,020,530	971,395	
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	124,805	118,121	107,875	107,875	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	
Additional tier 1 capital before deductions	124,805	118,121	107,875	107,875	
Less: Additional tier 1 capital deductions	0	0	0	0	
Additional tier 1 capital	124,805	118,121	107,875	107,875	
<b>Tier 1 Capital</b>	1,406,321	1,242,380	1,128,405	1,079,270	
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	123,434	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	0	0	0	
Allowance for loan and lease losses in tier 2 capital	124,443	57,941	55,214	56,795	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity		0	0	11	
Tier 2 capital before deductions	247,877	57,941	55,214	56,806	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	247,877	57,941	55,214	56,806	
Exited advanced approach tier 2 capital					
Total capital	1,654,198	1,300,321	1,183,619	1,136,076	
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	14,162,798	10,694,530	9,760,348	9,511,785	
Less: Deductions from common equity tier 1 capital	300,281	265,967	276,803	268,403	
Less: Other deductions	0	0	0	0	
Total assets for leverage ratio	13,862,517	10,428,563	9,483,545	9,243,382	
Total risk-weighted assets	9,939,933	8,281,761	7,475,566	7,176,467	
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	12.89	12.35	65	13.58	12.11	78	13.65	12.37	74	13.54	11.95	76			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0	50	0	0	50			
Tier 1 capital, column A	14.15	13.08	77	15	12.78	82	15.09	13.03	78	15.04	12.68	81			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0	50	0	0	50			
Total capital, column A	16.64	15.23	76	15.70	14.36	74	15.83	14.48	78	15.83	14.15	77			
Total capital, column B	0	0.39	46	0	0.38	46	0	0	50	0	0	50			
Tier 1 leverage	10.14	9.13	79	11.91	9.76	91	11.90	10.37	81	11.68	10.04	84			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41										

BHC Name

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0			
Total property and casualty assets	0	0	0	0			
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0			
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
<hr/>							
Total insurance underwriting equity	0	0	0	0			
Total property and casualty equity	0	0	0	0			
Total life and health equity	0	0	0	0			
Total insurance underwriting net income	0	0	0	0			
Total property and casualty	0	0	0	0			
Total life and health	0	0	0	0			
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0			
Unearned premiums (P/C)	0	0	0	0			
Policyholder benefit and contractholder funds (L/H)	0	0	0	0			
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	9,799	8,929	9,531	9,741		9.74	2.43
Other insurance activities income	9,799	8,929	9,531	9,741		9.74	2.43
Insurance and reinsurance underwriting income	0	0	0	0			
Premiums	0	0	0	0			
Credit related insurance underwriting	0	0	0	0			
Other insurance underwriting	0	0	0	0			
Insurance benefits, losses, expenses	0	0	0	0			
Net assets of insurance underwriting subsidiaries	0	0	0	0			
Life insurance assets	253,951	189,091	171,079	171,547		34.30	50.70

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0	48	0	0	47			
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.67			51.47			66.67			75				
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.33			48.53			33.33			25				
Separate account assets (L/H) / Total life assets		11.24			7.26			0			0				
<hr/>															
Insurance activities revenue / Adjusted operating income	1.76	0.41	88	1.87	0.47	88	2.15	0.46	87	2.14	0.44	87			
Premium income / Insurance activities revenue	0	2.84	40	0	7.32	37	0	0	48	0	0.01	47			
Credit related premium income / Total premium income		38.23			34.91			50			60				
Other premium income / Total premium income		61.77			65.09			50			40				
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Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0	48	0	0	47			
Insurance net income (P/C) / Equity (P/C)		15.59			19.86			72.25			31.81				
Insurance net income (L/H) / Equity (L/H)		3.62			5.13										
Insurance benefits, losses, expenses / Insurance premiums		447.82			233.61			116.87			136.34				
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Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.15			0			0				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0.15			0			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	16.48	11.03	72	14.54	11.51	61	14.45	13.70	49	15.10	14.86	47			
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	1.39	34	0	0	49	0	0	49			

BHC Name

City/State

### Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Foreign Activities</b>					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
<b>Debt securities</b>					
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans		0.87			1.25			0			0				
Cost: Interest-bearing deposits		0.42			1.19			1.85			0.84				
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		5.18			27.03										
Commercial and industrial loans		0.64			0.29			3.83			4.38				
Foreign governments and institutions		0			0										
<b>Growth Rates</b>															
Net loans and leases		-2.40			22.48			-27.26			22.03				
Total selected assets		2.04			12.40			5.03			-5.54				
Deposits		3.46			10.36			-2.42			-22.72				

BHC Name

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0			
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Retained credit exposure	0	0	0	0			
1-4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0				
Unused commitments to provide liquidity (servicer advance)	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

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### Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
							1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>								
1-4 family residential loans	0	0	0	0	0			
Home equity lines	0	0	0	0	0			
Credit card receivables	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases	0	0	0	0	0			
Total 30-89 days past due securitized assets	0	0	0	0	0			
<b>90+ Days Past Due Securitized Assets</b>								
1-4 family residential loans	0	0	0	0	0			
Home equity lines	0	0	0	0	0			
Credit card receivables	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases	0	0	0	0	0			
Total 90+ days past due securitized assets	0	0	0	0	0			
Total past due securitized assets	0	0	0	0	0			
<b>Net Losses on Securitized Assets</b>								
1-4 family residential loans	0	0	0	0	0			
Home equity lines	0	0	0	0	0			
Credit card receivables	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases	0	0	0	0	0			
Total net losses on securitized assets	0	0	0	0	0			

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### Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

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## Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	656	110,665	105,638	90,570		-99.41	-99.52
Dividends .....	0	110,000	105,000	90,000		-100.00	-100.00
Interest .....	201	209	183	115		-3.83	-59.23
Management and service fees .....	0	0	0	0			
Other income .....	455	456	455	455		-0.22	0.00
Income from nonbank subsidiaries .....	93	144	120	92		-35.42	-88.63
Dividends .....	93	144	120	92		-35.42	55.00
Interest .....	0	0	0	0			-100.00
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Income from subsidiary holding companies .....	0	0	0				
Dividends .....	0	0	0				
Interest .....	0	0	0				
Management and service fees .....	0	0	0				
Other income .....	0	0	0				
Total income from subsidiaries .....	749	110,809	105,758	90,662		-99.32	-99.45
Securities gains (losses) .....	0	29	147	1,615		-100.00	-100.00
Other operating income .....	0	0	46	158			-100.00
Total operating income .....	749	110,838	105,951	92,435		-99.32	-99.45
<b>Operating Expenses</b>							
Personnel expenses .....	637	744	977	1,037		-14.38	-20.18
Interest expense .....	1,679	0	0	0			
Other expenses .....	6,092	6,005	5,870	5,465		1.45	-6.92
Provision for loan and lease losses .....	0	0	0	0			
Total operating expenses .....	8,408	6,749	6,847	6,502		24.58	14.50
Income (loss) before taxes .....	-7,659	104,089	99,104	85,933			
Applicable income taxes (credit) .....	-1,517	-1,241	-1,238	-1,279			
Extraordinary items .....				0			
Income before undistributed income of subsidiaries .....	-6,142	105,330	100,342	87,212			
Equity in undistributed income of subsidiaries .....	80,996	5,102	5,149	7,255		1487.53	
Bank subsidiaries .....	80,996	5,102	5,149	7,255		1487.53	
Nonbank subsidiaries .....	0	0	0	0			
Subsidiary holding companies .....	0	0	0	0			
Net income (loss) .....	74,854	110,432	105,491	94,467		-32.22	23.64
<b>Memoranda</b>							
Bank net income .....	80,996	115,102	110,149	97,255		-29.63	26.27
Nonbank net income .....	93	144	120	92		-35.42	55.00
Subsidiary holding companys' net income .....	0	0	0	0			

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## Parent Company Balance Sheet

	Dollar Amount in Thousands								Percent Change	
	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	1,607,122	89.65	1,311,045	88.86	1,207,920	88.23	1,197,460		22.58	36.49
Common and preferred stock .....	1,607,122	89.65	1,311,045	88.86	1,207,920	88.23	1,197,460		22.58	36.49
Excess cost over fair value .....	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0			
Investment in nonbank subsidiaries .....	4,102	0.23	3,685	0.25	3,341	0.24	3,341		11.32	22.81
Common and preferred stock .....	4,098	0.23	3,679	0.25	3,338	0.24	3,338		11.39	22.77
Excess cost over fair value .....	0	0	0	0	0	0	0			-100.00
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0			
Other receivables .....	4	0	6	0	3	0	3		-33.33	
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0			
Common and preferred stock .....	0	0	0	0	0	0	0			
Excess cost over fair value .....	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0			
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0			
Securities .....	0	0	0	0	0	0	545			-100.00
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution .....	172,142	9.60	150,926	10.23	155,523	11.36	24,533		14.06	99.35
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	1,555			-100.00
Premises, furnishings, fixtures and equipment .....	1,908	0.11	1,908	0.13	1,908	0.14	1,908		0.00	0.00
Intangible assets .....	4,093	0.23	5,708	0.39	0	0	0		-28.29	
Other assets .....	3,348	0.19	2,194	0.15	388	0.03	90,803		52.60	7.55
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0			
Total assets .....	1,792,715	100.00	1,475,466	100.00	1,369,080	100.00	1,320,145		21.50	40.19
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0			
Securities sold (repos) .....	0	0	0	0	0	0	0			
Commercial paper .....	0	0	0	0	0	0	0			
Other borrowings 1 year or less .....	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0			
Subordinated notes and debentures .....	123,329	6.88	0	0	0	0	0			
Other liabilities .....	1,889	0.11	381	0.03	229	0.02	1,208		395.80	-57.26
Balance due to subsidiaries and related institutions .....	128,794	7.18	121,800	8.26	111,213	8.12	111,213		5.74	15.81
Total liabilities .....	254,012	14.17	122,181	8.28	111,442	8.14	112,421		107.90	119.67
Equity Capital .....	1,538,703	85.83	1,353,285	91.72	1,257,638	91.86	1,207,724		13.70	32.29
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0			
Common stock .....	1,270	0.07	1,069	0.07	1,034	0.08	1,027		18.80	24.63
Common surplus .....	1,015,502	56.65	805,750	54.61	745,926	54.48	730,719		26.03	41.51
Retained earnings .....	555,480	30.99	583,407	39.54	550,374	40.20	508,058		-4.79	13.53
Accumulated other comprehensive income .....	-33,549	-1.87	-36,941	-2.50	-39,696	-2.90	-32,080			
Other equity capital components .....	0	0	0	0	0	0	0			
Total liabilities and equity capital .....	1,792,715	100.00	1,475,466	100.00	1,369,080	100.00	1,320,145		21.50	40.19
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries .....	128,794	7.18	121,800	8.26	111,213	8.12	111,213		5.74	15.81
Notes payable to subsidiaries that issued TPS .....	124,805	6.96	118,121	8.01	107,875	7.88	107,875		5.66	15.69
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0			

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Peer #

## Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Profitability</b>															
Net income / Average equity capital	5.01	7.29	26	8.48	9.68	30	8.68	11.03	24	7.96	8.67	40			
Bank net income / Average equity investment in banks	5.50	7.45	27	8.70	10.51	31	8.95	11.56	20	7.96	9.11	35			
Nonbank net income / Average equity investment in nonbanks	2.37	9.75	34	3.99	7.89	41	3.59	10.83	35	2.75	9.81	40			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			9.40			8.81				
Bank net income / Parent net income	108.21	88.16	72	104.23	82.22	60	104.42	104.73	50	102.95	104.64	40			
Nonbank net income / Parent net income	0.12	3.59	38	0.13	5.93	32	0.11	0.99	59	0.10	1.13	52			
Subsidiary holding companies' net income / Parent net income		68.34			74			90.39			90.33				
<b>Leverage</b>															
Total liabilities / Equity capital	16.51	20.06	62	9.03	20.43	40	8.86	9.50	50	9.31	11.14	45			
Total debt / Equity capital	8.02	14.41	48	0	14.31	13	0	3.94	26	0	4.62	26			
Total debt + notes payable to subs that issued TPS / Equity capital	16.13	16.67	67	8.73	16.36	46	8.58	7.93	52	8.93	9.36	46			
Total debt + Loans guaranteed for affiliate / Equity capital	8.02	14.68	47	0	14.56	13	0	3.98	26	0	4.64	26			
Total debt / Equity capital – excess over fair value	8.02	14.52	48	0	14.51	13	0	3.94	26	0	4.62	26			
Long-term debt / Equity capital	8.02	13.56	48	0	13.04	13	0	3.76	28	0	4.39	27			
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	0.03	45	0	0.02	46			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0	46	0	0	46			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0	46	0	0	46			
Long-term debt / Consolidated long-term debt	40.52	34.67	54	0	28.44	13	0	15.49	26	0	17.83	25			
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	104.71	102.81	65	97.15	103.22	16	96.31	104.10	18	99.43	105.17	26			
Total investment in subs / Equity capital	104.71	110.16	50	97.15	111.07	8	96.31	104.38	17	99.43	105.55	25			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	0.97	0.47	73	-0.35	0.36	14	-0.44	0.36	16	-0.07	0.56	26			
Equity investment in subs – equity cap / Net income-div (X)		1.82			1.22			1.18			1.91				
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	2.23	136.59	1	135.16	177.68	37	139.63	113.37	72	130.68	96.31	78			
Cash from ops + noncash items + op expense / Op expense + dividend	7.11	147.24	2	1.32	190.27	4	3.21	123.74	6	4.85	100.80	5			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	120.89	134.08	56	94.46	116.34	21	268.60	108.88	94	88.24	101.42	31			
Pretax operating income + interest expense / Interest expense	-356.16	2,016.32	0		1,968.54			1,631.73			1,955.22				
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-55.26	1,539.23	1	2,253.71	1,632.83	74	2,097.66	1,015.91	87	1,941.68	1,082.59	82			
Dividends + interest from subsidiaries / Interest expense + dividends	0.31	150.43	2	144.87	210.80	32	150.60	140.89	65	138.33	107.07	75			
Fees + other income from subsidiaries / Salary + other expenses	6.76	13.95	65	6.76	16.52	63	6.65	3.76	83	7	6.15	78			
Net income / Current part of long-term debt + preferred dividends (X)		35.64			57.11			106.04			71.32				
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	0	3.85	24	0	2.64	28	0	1.59	31	0	1.68	30			
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.10			0.04			0			0				
Nonaccrual		1.03			0.54			0.70			0.46				
Total		1.13			0.58			0.70			0.46				
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0	49	0	0	50			
To subsidiary holding companies	0	0	49	0	0	49	0	0	50	0	0	50			
Total	0	0.05	46	0	0.10	46	0	0	49	0	0	49			
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0	2.66	14	0	5.62	12	0	0.14	27	0	0.15	27			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0	49	0	0	49			

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## Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....		81.10		72.32	57.84	69	69.68	87.25	41	74.77	100.86	34			
Dividends declared / Net income.....	124.42	42.29	95	68.98	33.08	94	66.28	24.10	94	69.03	32.32	90			
Net income – dividends / Average equity.....	-1.22	4.14	10	2.63	6.46	11	2.93	8.12	5	2.46	5.74	16			
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries.....	0	132.17	7	144.41	178.13	42	150.17	131.90	62	138.01	106.72	73			
Dividends from nonbank subsidiaries.....	0.10	3.41	55	0.19	7.53	47	0.17	2.83	58	0.14	2.37	56			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	0	48	0	0	48			
Dividends from all subsidiaries.....	0.10	174.85	5	144.60	260.40	29	150.34	144.51	60	138.15	114.69	71			
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries.....	0	60.28	4	95.57	66.55	81	95.33	33.37	91	92.54	35.18	90			
Interest income from bank subsidiaries.....	0.25	0.36	67	0.18	0.54	66	0.17	0.11	77	0.12	0.14	76			
Management and service fees from bank subsidiaries.....	0	1.47	37	0	1.55	36	0	0.32	43	0	0.94	41			
Other income from bank subsidiaries.....	0.56	0	95	0.40	0	96	0.41	0.01	95	0.47	0	95			
Operating income from bank subsidiaries.....	0.81	62.88	6	96.15	69.36	74	95.90	35.67	90	93.13	41.35	83			
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries.....	100	56.39	72	100	82.95	65	100	80.47	70	100	129.02	73			
Interest income from nonbank subsidiaries.....	0	7.38	32	0	20.25	26	0	0.31	46	0	0.63	45			
Management and service fees from nonbank subsidiaries.....	0	0.86	39	0	1.92	38	0	0.17	46	0	0.60	44			
Other income from nonbank subsidiaries.....	0	0.16	46	0	1.06	43	0	0.06	46	0	0.08	46			
Operating income from nonbank subsidiaries.....	100	79.84	64	100	150.41	51	100	96.62	66	100	153.75	68			
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		43.51			61.23			43.51			58.43				
Interest income from subsidiary holding companies.....		8.40			6.54			0			0.07				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0			-0.14				
Other income from subsidiary holding companies.....		0.01			0.29			0.15			0				
Operating income from subsidiary holding companies.....		55.20			76.49			43.66			58.36				
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries.....	0	69.76	8	99.24	67.32	77	99.10	72.95	70	97.37	67.33	60			
Interest income from bank subsidiaries.....	26.84	0.63	97	0.19	0.80	60	0.17	0.55	70	0.12	1.07	68			
Management and service fees from bank subsidiaries.....	0	1.87	37	0	1.81	36	0	0.59	43	0	2.14	41			
Other income from bank subsidiaries.....	60.75	0.04	99	0.41	0.03	92	0.43	0.01	93	0.49	0.01	94			
Operating income from bank subsidiaries.....	87.58	82.20	28	99.84	78.80	83	99.70	89.39	65	97.98	79.76	48			
Dividends from nonbank subsidiaries.....	12.42	1.95	91	0.13	2.65	50	0.11	2.65	59	0.10	1.78	60			
Interest income from nonbank subsidiaries.....	0	0.73	36	0	1.19	30	0	0	46	0	0	46			
Management and service fees from nonbank subsidiaries.....	0	0.02	42	0	0.06	41	0	0	47	0	0	47			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0	47	0	0	46			
Operating income from nonbank subsidiaries.....	12.42	4.70	85	0.13	7.29	36	0.11	3.33	55	0.10	3.09	54			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	0	48	0	0	48			
Interest income from subsidiary holding companies.....	0	0.11	44	0	0.20	44	0	0	49	0	0	49			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	50	0	0	50			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	0	47	0	0	47			
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37			854.19			886.47				
Loans and advances from subsidiaries / Total debt.....	104.43	27.08	91		28.33			81.26			74.60				